

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

**Steven G. Skeriotis**  
Debtor(s)

Bankruptcy Case No.: 17-24051-GLT  
Issued Per 12/5/2019 Proceeding  
Chapter: 13  
Docket No.: 119 - 114  
Concil. Conf.: December 5, 2019 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated October 29, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$3,412.00 as of December, 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on Dec. 5, 2019 at 10:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 27 of Beaver TCB and Claim No. 6 of PA Revenue .
- H. Additional Terms: 1. By agreement of the parties, the claim of Clearview FCU Claim No. 13 paid a secured balance of \$12,500.00 of \$3.25%, payment determined by Trustee, with balance treated as unsecured to share in any available pool.  
2. The secured claim(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified plan terms: Claim No. 22 of Alliance Laundry Systems.



**(2.) *IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:***

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

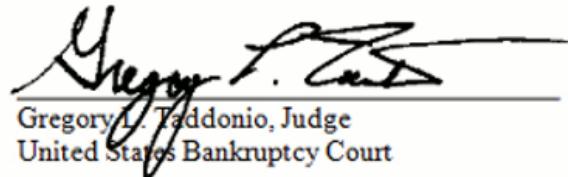
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.



\_\_\_\_\_  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

Dated: December 9, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Steven G. Skeriotis  
Debtor

Case No. 17-24051-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas  
Form ID: 149

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Dec 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019.

db +Steven G. Skeriotis, 4406 South Beverly Drive, Aliquippa, PA 15001-4649  
 cr +Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100  
 cr +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225  
 14707225 +Alliance Laundry Systems LLC, c/o Kohner, Mann & Kailas, S.C., 4650 North Port Washington Road, Milwaukee, WI 53212-1077  
 14707226 Beaver Co Drs, Court House Annex Third, Beaver, PA 15009  
 14707227 +Beaver County Tax Claim Bureau, 810 3rd Street, Beaver, PA 15009-2139  
 14727202 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 14727204 +CBUSA/Sears, 13200 Smith Road, Cleveland, OH 44130-7802  
 14707228 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14707230 Dorothy Michalek, 2058 Broadhead Road, Aliquippa, PA 15001  
 14727209 +Farneth & Thomasovich, 437 Grant St #1000, Pittsburgh, PA 15219-6013  
 14735192 +First Commonwealth Bank, c/o Preston Jaquish, Esquire, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220  
 14707232 Kubota Credit Corporat, 4400 Amon Carter Blvd St, Fort Worth, TX 76155  
 14725838 +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 14727212 +Macys dsnb, 9111 Duke Boulevard, Mason, OH 45040-8999  
 14707233 +McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220  
 14727216 +PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110  
 14707239 +Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438  
 14740921 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14727203 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 10 2019 03:22:13 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 14707229 +E-mail/Text: bankruptcy@clearviewfcu.org Dec 10 2019 03:20:20 Clearview Federal Credit Union, 8805 University Blvd., Moon Township, PA 15108-4212  
 15149655 E-mail/Text: cio.bnccmail@irs.gov Dec 10 2019 03:19:59 Department of Treasury, Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
 14727208 +E-mail/Text: kburkley@bernssteinlaw.com Dec 10 2019 03:20:40 Duquesne Light Company, c/o Allison Carr, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900  
 14707231 +E-mail/Text: bankruptcynotice@fcbanking.com Dec 10 2019 03:19:56 First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952  
 14707234 +E-mail/Text: bankruptcypdt@mcmcg.com Dec 10 2019 03:20:19 Midland Funding, PO Box 2011, Warren, MI 48090-2011  
 14707235 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 10 2019 03:20:11 PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
 14707237 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 10 2019 03:22:14 Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541  
 14707238 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 10 2019 03:23:21 PRA Receivables Management, PO Box 41021, Norfolk, VA 23541-1021  
 14728137 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 10 2019 03:20:11 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  
 14727220 +E-mail/PDF: gecscedi@recoverycorp.com Dec 10 2019 03:22:39 SYNCB/Dicks, PO BOX 965024, Orlando, FL 32896-5024  
 14727222 +E-mail/PDF: gecscedi@recoverycorp.com Dec 10 2019 03:22:08 SYNCB/LOWES, PO Box 965036, Orlando, FL 32896-5036  
 14727223 +E-mail/PDF: gecscedi@recoverycorp.com Dec 10 2019 03:23:14 SYNCB/SAMS CLUB, PO Box 965036, Orlando, FL 32896-5036  
 14727224 +E-mail/PDF: gecscedi@recoverycorp.com Dec 10 2019 03:23:14 SYNCRONY BANK, PO BOX 965024, Orlando, FL 32896-5024  
 14727221 +E-mail/PDF: gecscedi@recoverycorp.com Dec 10 2019 03:23:14 Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007  
 14792817 +E-mail/PDF: gecscedi@recoverycorp.com Dec 10 2019 03:22:39 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 14757815 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 10 2019 03:23:32 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr Kubota Credit Corporation

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Dec 09, 2019

cr\* +Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-4212  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14727199\* +Alliance Laundry Systems LLC, c/o Kohner, Mann & Kailas, S.C.,  
4650 North Port Washington Road, Milwaukee, WI 53212-1077  
14727200\* Beaver Co Drs, Court House Annex Third, Beaver, PA 15009  
14727201\* +Beaver County Tax Claim Bureau, 810 3rd Street, Beaver, PA 15009-2139  
14727205\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
14727206\* +Clearview Federal Credit Union, 8805 University Blvd., Moon Township, PA 15108-4212  
14727207\* Dorothy Michalek, 2058 Broadhead Road, Aliquippa, PA 15001  
14727210\* +First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952  
14727211\* Kubota Credit Corporat, 4400 Amon Carter Blvd St, Fort Worth, TX 76155  
14976767\* +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
14727213\* +McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue,  
Pittsburgh, PA 15222-1220  
14727214\* +Midland Funding, PO Box 2011, Warren, MI 48090-2011  
14757267\* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
14727215\* PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
14727218\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk, VA 23541)  
14727219\* +PRA Receivables Management, PO Box 41021, Norfolk, VA 23541-1021  
14708326\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14727225\* +Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438  
14707236 ##+Patricia Skeriotis, 1206 N. Larrabee Street, Hollywood, CA 90069-2004  
14727217 ##+Patricia Skeriotis, 1206 N. Larrabee Street, Los Angeles, CA 90069-2004

TOTALS: 2, \* 19, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 9, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Kubota Credit Corporation [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company [kebeck@bernsteinlaw.com](mailto:kebeck@bernsteinlaw.com),  
[jbluemle@bernsteinlaw.com](mailto:jbluemle@bernsteinlaw.com)  
Office of the United States Trustee [ustpregion03.pi.ecf@usdoj.gov](mailto:ustpregion03.pi.ecf@usdoj.gov)  
Paul W. McElrath, Jr. on behalf of Debtor Steven G. Skeriotis [ecf@mcelrathlaw.com](mailto:ecf@mcelrathlaw.com),  
[donotemail.ecfbackuponly@gmail.com](mailto:donotemail.ecfbackuponly@gmail.com)  
Preston D. Jaquish on behalf of Creditor First Commonwealth Bank [pjaquish@lenderlaw.com](mailto:pjaquish@lenderlaw.com)  
Robert J. Taylor on behalf of Creditor Beaver County Tax Claim Bureau [rjt52@hotmail.com](mailto:rjt52@hotmail.com),  
[barristerob@gmail.com](mailto:barristerob@gmail.com)  
Ronda J. Winnecour [cmeccf@chapter13trusteewdpa.com](mailto:cmeccf@chapter13trusteewdpa.com)  
Samuel James Pasquarelli on behalf of Creditor Clearview Federal Credit Union [sjp@sgkpc.com](mailto:sjp@sgkpc.com),  
[pms@sgkpc.com](mailto:pms@sgkpc.com)

TOTAL: 8